



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [NEXBANK CAPITAL, INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [10,832,070](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

NEXBANK CAPITAL, INC.
2515 MCKINNEY AVENUE, 11TH FLOOR
DALLAS, TX 75201

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	9,676,384	9,235,104	8,706,142	7,727,610	6,537,530
Net income (\$000)	110,023	76,758	61,480	109,636	77,674
Number of BHCs in peer group	130	147	146	154	148

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Net interest income (tax equivalent)	1.99	2.60	15	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1	1.61	3.29	2
+ Non-interest income	0.21	1.04	2	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73	0.91	0.93	52
- Overhead expense	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1	1.20	2.60	2
- Provision for credit losses	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12	0.20	0.11	82
+ Securities gains (losses)	0.03	0.01	91	0.08	0.02	88	0.06	0.01	93	0.01	0	87	0.12	0.01	95
+ Other tax equivalent adjustments	0	0	46	0	0	54	0	0	46	0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	1.43	1.66	32	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80	1.23	1.55	22
Net operating income	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77
Net income	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77
Net income (Subchapter S adjusted)		1.97			1.27			1.41			1.41		0.81	1.11	21
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.14	3.06	51	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1	2.62	4.06	2
Interest expense	1.01	0.25	96	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82	0.96	0.54	91
Net interest income (tax equivalent)	2.13	2.80	16	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1	1.66	3.54	1
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.11	19	0.34	0.11	87	0.03	0.11	30	0	0.09	18	0	0.10	19
Earnings coverage of net loan and lease losses (X)	154.01	39.72	89	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99	-15,172.33	0.97	1
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.84	1.23	20	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20	0.62	0.95	20
Allowance for loan and lease losses / Total loans and leases	0.71	1.20	16	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17	0.60	0.94	19
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.40	0.49	42	0.76	0.67	62	0.32	0.56	30	0.09	0.57	8	0.17	0.57	10
30-89 days past due loans and leases / Total loans and leases	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6	0.15	0.32	24
Liquidity and Funding															
Net noncore funding dependence	2.05	-2.33	63	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89	5.20	13.97	20
Net short-term noncore funding dependence	-11.05	-7.71	35	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79	2.62	9.65	22
Net loans and leases / Total assets	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10	61.38	72.64	11
Capitalization															
Tier 1 leverage ratio	7.34	8.98	12	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1	4.88	10.04	0
Holding company equity capital / Total assets	5.85	10.71	2	4.52	10.51	0	5.02	11.37	0	5.77	11.21	1	4.79	10.84	0
Total equity capital (including minority interest) / Total assets	5.85	10.82	0	4.52	10.57	0	5.02	11.43	0	5.77	11.30	1	4.79	10.89	0
Common equity tier 1 capital / Total risk-weighted assets	8.72	12.42	2	8.83	12.44	3	7.46	12.50	2	7.68	12.37	2	7.51	11.90	2
Net loans and leases / Equity capital (X)	9.49	5.53	95	13.41	6.79	99	13.60	6.55	98	10.43	6.70	96	12.81	6.82	99
Cash dividends / Net income	61.64	28.27	96	22.80	29.42	38	10.17	25.65	26	0	24.05	9	0	32.32	8
Cash dividends / Net income (Subchapter S adjusted)		3.14			39.66			93.20			35.12		0	19.39	14
Growth Rates															
Assets	18.24	10.50	81	-6.34	16.11	0	17.48	8.66	83	-0.67	9.35	7	80.39	9.89	96
Equity capital	52.92	7.46	96	-15.55	8.42	0	2.08	12.19	11	19.71	12.50	79	49.95	13.71	91
Net loans and leases	8.25	3.36	74	-16.70	9.99	0	33.05	8.63	93	-2.51	10.51	3	82.57	12.54	96
Noncore funding	29.31	-14.79	93	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96	60.62	-3.35	92
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	2.41	0.01	97	3.06	0.01	98	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	31.75	10.95	86	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99	48.50	4.39	99
Equity investment in subsidiaries / Equity capital	128.70	103.22	96	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98	147.38	105.17	98
Cash from ops + noncash items + op expense / Op expense + dividends	86.11	154.48	17	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64	29.82	100.80	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	191,816	224,531	202,387	137,398	115,471	-14.57	120.60
Income from lease financing receivables.....	0	0	0	0	2		
Fully taxable income on loans and leases.....	191,816	224,531	202,387	137,398	115,473	-14.57	120.60
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	191,816	224,531	202,387	137,398	115,473	-14.57	120.60
Investment interest income (tax equivalent).....	89,627	48,636	71,786	66,697	41,174	84.28	513.84
Interest on balances due from depository institutions.....	1,258	2,749	10,050	5,478	11,703	-54.24	-32.07
Interest income on other earning assets.....	315	809	1,355	1,065	-2,703	-61.06	-57.14
Total interest income (tax equivalent)	283,016	276,725	285,578	210,638	165,647	2.27	171.77
Interest on time deposits of \$250K or more	268	383	486	562	351	-30.03	
Interest on time deposits < \$250K.....	2,042	5,388	7,486	5,293	5,804	-62.10	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	68,796	70,639	92,923	45,643	42,436	-2.61	796.72
Interest on other borrowings and trading liabilities.....	13,795	19,279	24,352	26,356	10,981	-28.45	139.87
Interest on subordinated debt and mandatory convertible securities	5,948	3,443	3,443	3,452	956	72.76	
Total interest expense.....	90,849	99,132	128,690	81,306	60,528	-8.36	363.02
Net interest income (tax equivalent).....	192,167	177,593	156,888	129,332	105,119	8.21	127.37
Non-interest income.....	20,281	21,342	-598	92,796	59,230	-4.97	-48.29
Adjusted operating income (tax equivalent)	212,448	198,935	156,290	222,128	164,349	6.79	71.70
Overhead expense.....	82,240	74,590	76,626	75,832	78,556	10.26	83.81
Provision for credit losses.....	-5,715	33,095	8,105	470	13,360		
Securities gains (losses)	2,763	7,572	5,023	848	8,009	-63.51	-66.04
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	138,686	98,822	76,582	146,674	80,442	40.34	66.36
Applicable income taxes	28,452	21,809	14,654	36,136	0	30.46	
Tax equivalent adjustments	211	255	448	902	2,768	-17.25	
Applicable income taxes (tax equivalent).....	28,663	22,064	15,102	37,038	2,768	29.91	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	110,023	76,758	61,480	109,636	77,674	43.34	31.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	110,023	76,758	61,480	109,636	77,674	43.34	31.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	110,023	76,758	61,480	109,636	77,674	43.34	31.98
Investment securities income (tax equivalent).....	89,627	48,636	71,786	66,697	41,174	84.28	513.84
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	256	0	189		-100.00
Mortgage-backed securities	76,801	30,622	44,754	36,193	15,341	150.80	3068.36
All other securities	12,826	18,014	26,776	30,504	25,644	-28.80	5.73
Cash dividends declared.....	67,815	17,499	6,250	0	0	287.54	
Common	58,750	10,000	0	0	0	487.50	
Preferred.....	9,065	7,499	6,250	0	0	20.88	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Interest income (tax equivalent).....	2.92	2.85	52	3	3.53	8	3.28	4.19	5	2.73	4.08	1	2.53	3.78	2
Less: Interest expense.....	0.94	0.23	95	1.07	0.54	95	1.48	0.95	91	1.05	0.75	83	0.93	0.50	91
Equals: Net interest income (tax equivalent).....	1.99	2.60	15	1.92	2.96	6	1.80	3.21	4	1.67	3.33	1	1.61	3.29	2
Plus: Non-interest income.....	0.21	1.04	2	0.23	0.98	8	-0.01	0.90	1	1.20	0.90	73	0.91	0.93	52
Equals: adjusted operating income (tax equivalent).....	2.20	3.70	4	2.15	3.96	4	1.80	4.16	1	2.87	4.27	7	2.51	4.26	3
Less: Overhead expense.....	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1	1.20	2.60	2
Less: Provision for credit losses.....	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12	0.20	0.11	82
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities.....	0.03	0.01	91	0.08	0.02	88	0.06	0.01	93	0.01	0	87	0.12	0.01	95
Plus: other tax equivalent adjustments.....	0	0	46	0	0	54	0	0	46	0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent).....	1.43	1.66	32	1.07	1.22	42	0.88	1.53	13	1.90	1.55	80	1.23	1.55	22
Less: Applicable income taxes (tax equivalent).....	0.30	0.38	23	0.24	0.27	45	0.17	0.35	13	0.48	0.32	87	0.04	0.59	5
Less: Minority interest.....	0	0	40	0	0	45	0	0	45	0	0	46	0	0	47
Equals: Net operating income.....	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income.....	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77
Memo: Net income (last four quarters).....	1.14	1.26	36	0.83	0.97	39	0.71	1.19	13	1.42	1.22	72	1.19	0.95	77
Net income-BHC and noncontrolling (minority) interest.....	1.14	1.27	35	0.83	0.97	39	0.71	1.19	12	1.42	1.22	72	1.19	0.95	77

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

93.12	93.08	51	92.74	93.47	39	94.77	93.22	67	93.26	93.23	48	96.59	93.19	89
79.13	61.99	90	89.48	68.25	99	91.25	70.66	99	80.20	70.70	83	49.58	70.06	4
3.14	3.06	51	3.23	3.78	9	3.46	4.49	4	2.92	4.38	1	2.62	4.06	2
1.01	0.25	96	1.16	0.57	95	1.56	1.02	91	1.13	0.81	82	0.96	0.54	91
2.13	2.80	16	2.07	3.17	9	1.90	3.45	5	1.79	3.58	1	1.66	3.54	1

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

3.24	4.01	10	3.53	4.28	8	3.45	4.98	1	2.87	4.85	0	3	4.52	1
0.15	0.14	67	0.28	0.32	46	1.28	2.26	8	0.57	1.88	2	1.30	1.13	70
			0.25			0.43			2.02			1.50		0.83
			0.45			0.80			0.49			0.70		0.48
3.14	3.04	52	3.23	3.80	9	3.46	4.47	2	2.91	4.33	1	2.58	3.98	2

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

3.93	1.77	98	3.38	2.32	95	3.61	2.74	97	3.14	2.69	86	2.71	2.61	59	
	1.14			1.87			2.54			2.20			1.66		
4.14	1.57	98	3.39	2.05	96	3.45	2.54	97	2.72	2.44	84	1.79	2.19	9	
2.32	2.81	36	3.17	3.24	61	4.50	3.80	80	4.26	3.74	74	3.60	3.85	44	

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

1.20	0.21	98	1.13	0.62	92	1.65	1.13	85	1.16	0.85	81	1.89	0.52	99	
0.93	0.66	79	1.62	1.60	47	2.12	2.13	43	1.79	1.57	75				
0.97	0.62	85	1.86	1.49	85	2.23	1.91	77	1.72	1.42	81				
1.11	0.15	98	1.11	0.36	99	1.61	0.86	93	1.25	0.64	92				
	0.14			1.24			2.53			1.85			0.84		

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	0.17			0.37			1.23			1.03			0.68		
0.92	1.27	36	0.98	0.55	68	1.43	1.03	54	1.60	2.10	8	0.76	1.48	6	
1.19	0.37	95	1.20	0.79	89	1.62	1.34	72	1.31	1.06	72	1.87	0.71	99	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	20,281		21,342		-598		92,796		59,230						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	8		9		11		11		12						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	19,535		-23,909		-12,733		5,031		226						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	-10,753		36,846		28,430		6,489		17,200						
Other non-interest income.....	11,491		8,396		-16,306		81,265		41,792						
Total overhead expenses	82,240		74,590		76,626		75,832		78,556						
Personnel expense.....	32,737		34,975		36,671		37,235		47,213						
Net occupancy expense.....	1,734		1,964		2,012		1,916		2,170						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	47,769		37,651		37,943		36,681		29,173						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	90		95		126		122		110						
Average personnel expense per employee.....	363.74		368.16		291.04		305.20		429.21						
Average assets per employee.....	107,515.38		97,211.62		69,096.37		63,341.06		59,432.09						
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	0.51	36		0.66		0	1.69	17	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income	38.75	59.28	2	37.54	61.22	1	49.17	61.79	8	34.28	61.22	1	48.62	62.21	8
Percent of Average Assets															
Total overhead expense	0.85	2.17	0	0.81	2.48	0	0.88	2.59	1	0.98	2.58	1	1.20	2.60	2
Personnel expense.....	0.34	1.21	0	0.38	1.42	0	0.42	1.50	0	0.48	1.46	1	0.72	1.47	4
Net occupancy expense.....	0.02	0.23	0	0.02	0.30	0	0.02	0.32	0	0.02	0.31	0	0.03	0.32	0
Other operating expenses.....	0.49	0.72	13	0.41	0.73	9	0.44	0.76	10	0.47	0.79	11	0.45	0.79	7
Overhead less non-interest income	0.64	1.10	13	0.58	1.44	5	0.89	1.65	5	-0.22	1.65	1	0.30	1.65	2
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	38.71	58.83	2	37.49	58.93	3	49.03	59.91	14	34.14	60.51	1	47.80	61.01	10
Personnel expense.....	15.41	32.93	2	17.58	33.88	3	23.46	34.17	8	16.76	34.42	0	28.73	34.72	16
Net occupancy expense.....	0.82	6.23	1	0.99	7.04	1	1.29	7.50	1	0.86	7.33	0	1.32	7.51	0
Other operating expenses.....	22.49	19.18	75	18.93	17.57	67	24.28	17.93	91	16.51	18.28	34	17.75	18.30	47
Total non-interest income	9.55	27.67	6	10.73	23.45	14	-0.38	19.83	1	41.78	20.30	92	36.04	21.24	91
Fiduciary activities income	0	2.20	13	0	1.45	22	0	1.61	22	0	1.95	20	0	1.95	21
Service charges on domestic deposit accounts	0	3.27	3	0	2.67	1	0.01	3.21	2	0	3.58	1	0.01	3.83	1
Trading revenue.....	0	0.62	27	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	0	2.58	7	0	1.03	17	0	0.91	19	0	0.85	12	0	0.92	12
Insurance activities revenue.....	0	0.36	11	0	0.41	22	0	0.37	22	0	0.46	19	0	0.44	17
Venture capital revenue.....	0	0.04	44	0	0	48	0	0	50	0	0	49	0	0	48
Net servicing fees	9.20	0.60	97	-12.02	0	1	-8.15	0.22	1	2.26	0.52	90	0.14	0.40	47
Net securitization income	0	0.01	44	0	0	48	0	0	48	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	-5.06	3.30	0	18.52	5.55	86	18.19	2.27	97	2.92	1.98	74	10.47	2.38	93
Other non-interest income.....	5.41	9.27	26	4.22	7.76	26	-10.43	7.41	1	36.58	7.05	98	25.43	7.34	96
Overhead less non-interest income	29.16	30.52	37	26.77	34.63	26	49.41	39.47	80	-7.64	39.75	1	11.76	39.09	4
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.52	21.18	40	22.07	20.30	55	19.14	21.51	27	24.64	18.37	83	0	33.75	4
Applicable income tax + TE / Pretax net operating income + TE	20.67	22.67	21	22.33	22.51	40	19.72	23.31	20	25.25	21.35	72	3.44	38.57	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	4,614,298	4,175,389	5,516,395	3,584,243	4,032,695	10.51	142.59
Commercial and industrial loans	190,818	231,168	429,845	902,423	468,714	-17.45	-69.07
Loans to individuals	22,370	18,720	7,391	10,063	21,262	19.50	146.72
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	1,231,819	1,182,289	757,129	550,234	653,099	4.19	300.40
Less: Unearned income	0	0	0	0	0	0	
Loans and leases, net of unearned income	6,059,305	5,607,566	6,710,760	5,046,963	5,175,770	8.06	113.68
Less: Allowance for loan and lease losses	42,864	49,441	38,169	31,694	31,262	-13.30	139.52
Net loans and leases	6,016,441	5,558,125	6,672,591	5,015,269	5,144,508	8.25	113.52
Debt securities that reprice or mature in over 1 year	2,851,254	1,279,068	1,152,626	919,322	1,011,468	122.92	192.35
Mutual funds and equity securities	0	0	0	0	0	0	
Subtotal	8,867,695	6,837,193	7,825,217	5,934,591	6,155,976	29.70	133.79
Interest-bearing bank balances	933,761	1,346,514	1,063,453	1,002,268	865,592	-30.65	120.67
Federal funds sold and reverse repos	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year	443,766	497,643	481,552	1,007,603	992,949	-10.83	106.44
Trading assets	0	0	0	0	0	0	
Total earning assets	10,245,222	8,681,350	9,370,222	7,944,462	8,014,517	18.01	131.21
Non-interest-bearing cash and due from depository institutions	13,721	48,610	13,557	21,569	23,830	-71.77	4.09
Premises, fixed assets, and leases	998	578	923	4,397	2,954	72.66	-69.24
Other real estate owned	0	292	5,180	1,213	6,773	-100.00	-100.00
Investment in unconsolidated subsidiaries	1,765	770	1,115	6,283	6,189	129.22	-43.32
Intangible and other assets	570,364	429,416	390,014	347,828	327,726	32.82	201.84
Total assets	10,832,070	9,161,016	9,781,011	8,325,752	8,381,989	18.24	133.11
Quarterly average assets	10,128,665	9,276,239	9,543,301	7,296,993	8,073,261	9.19	133.31
Average loans and leases (YTD)	5,922,677	6,358,235	5,862,622	4,786,648	3,852,857	-6.85	147.42
Memoranda							
Loans held-for-sale	959,077	930,022	1,161,407	335,605	111,791	3.12	412.42
Loans not held-for-sale	5,100,228	4,677,544	5,549,353	4,711,358	5,063,979	9.04	92.57
Real estate loans secured by 1–4 family	2,601,585	2,691,087	3,901,300	2,400,456	2,950,839	-3.33	79.22
Commercial real estate loans	2,012,713	1,484,302	1,615,095	1,183,787	1,081,856	35.60	346.81
Construction and land development	140,160	134,296	133,611	145,057	100,104	4.37	109.87
Multifamily	1,194,085	607,242	710,949	463,258	509,521	96.64	1323.73
Nonfarm nonresidential	678,468	742,764	770,535	575,472	472,231	-8.66	126.30
Real estate loans secured by farmland	0	0	0	0	0	0	
Total investment securities	3,295,020	1,776,711	1,634,178	1,926,925	2,004,417	85.46	176.83
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	
Municipal securities	58,015	40,935	22,982	173,404	175,667	41.72	-80.25
Mortgage-backed securities	2,715,609	1,240,328	1,092,000	1,274,492	1,055,801	118.94	344.17
Asset-backed securities	412,214	484,133	479,068	453,112	772,949	-14.86	44.61
Other debt securities	109,182	11,315	40,128	25,917	0	864.93	
Mutual funds and equity securities	0	0	0	0	0	0	
Available-for-sale securities	3,295,020	1,776,711	1,634,178	1,926,925	2,004,417	85.46	176.83
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	
Municipal securities	58,015	40,935	22,982	173,404	175,667	41.72	-80.25
Mortgage-backed securities	2,715,609	1,240,328	1,092,000	1,274,492	1,055,801	118.94	344.17
Asset-backed securities	412,214	484,133	479,068	453,112	772,949	-14.86	44.61
Other debt securities	109,182	11,315	40,128	25,917	0	864.93	
Mutual funds and equity securities	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-2,364	-9,944	-6,708	-50,782	-2,383		
Structured notes, fair value	0	0	0	3,819	0		
Pledged securities	2,311,637	1,234,942	1,084,098	1,264,108	878,185	87.19	300.22

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	1,889,284	440,606	301,633	334,877	2,820,874	328.79	33.10
NOW, ATS and transaction accounts	3,481,192	76,010	117,995	90,271	116,468	4479.91	2373.93
Time deposits less brokered deposits < \$250K	184,613	166,300	235,660	-599,159	66,101	11.01	
MMDA and other savings accounts	2,633,622	6,421,238	6,079,997	4,158,336	2,665,428	-58.99	117.51
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	8,188,711	7,104,154	6,735,285	3,984,325	5,668,871	15.27	176.03
Time deposits of \$250K or more	28,825	28,266	22,633	22,403	26,617	1.98	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	260,577	460,000	1,548,000	1,853,000	1,775,000	-43.35	-74.07
Other borrowings w/remaining maturity over 1 year	1,150,000	717,847	720,332	717,217	141,902	60.20	1110.53
Brokered deposits < \$250K	120,268	0	0	1,103,501	235,574		
Noncore funding	1,559,670	1,206,113	2,290,965	3,696,121	2,179,093	29.31	14.96
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	216,663	68,734	68,595	68,457	68,318	215.22	1301.08
Other liabilities	233,268	367,582	195,439	96,136	64,140	-36.54	479.91
Total liabilities	10,198,312	8,746,583	9,290,284	7,845,039	7,980,422	16.60	132.90
Equity Capital							
Perpetual preferred stock (including surplus)	122,000	100,000	100,000	100,000	0	22.00	
Common stock	2	1	1	1	1	100.00	100.00
Common surplus	157,949	115,141	112,584	110,162	108,003	37.18	82.81
Retained earnings	448,741	406,533	347,274	292,043	282,420	10.38	119.17
Accumulated other comprehensive income	-94,934	-207,242	-69,132	-21,493	11,143		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	633,758	414,433	490,727	480,713	401,567	52.92	136.65
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	633,758	414,433	490,727	480,713	401,567	52.92	136.65
Total liabilities and capital	10,832,070	9,161,016	9,781,011	8,325,752	8,381,989	18.24	133.11
Memoranda							
Non-interest-bearing deposits	1,889,284	440,606	301,633	334,877	2,820,874	328.79	33.10
Interest-bearing deposits	6,448,520	6,691,814	6,456,285	4,775,352	3,110,188	-3.64	257.51
Total deposits	8,337,804	7,132,420	6,757,918	5,110,229	5,931,062	16.90	158.68
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	414,433	490,727	480,713	401,567	267,806		
Accounting restatements	0	0	0	0	0	0	
Net income	110,023	76,758	61,480	109,636	77,674		
Net sale of new perpetual preferred stock	22,000	0	0	0	0	0	
Net sale of new common stock	42,809	2,557	2,423	0	0	0	
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	67,815	17,499	6,250	0	0	0	
Change in other comprehensive income	112,308	-138,110	-47,639	-32,636	29,040		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	2,146	27,047		
Holding company equity capital, ending balance	633,758	414,433	490,727	480,713	401,567		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	42.60	36.25	64	45.58	48.33	43	56.40	52.67	57	43.05	53.63	23	48.11	53.41	32
Commercial and industrial loans	1.76	10.76	6	2.52	13.47	4	4.39	11.45	14	10.84	11.42	55	5.59	10.82	20
Loans to individuals	0.21	3.36	17	0.20	2.29	20	0.08	2.71	12	0.12	2.65	12	0.25	2.58	20
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0	45	0	0	44	0	0	44	0	0	45
Agricultural loans.....	0	0.18	12	0	0.43	17	0	0.53	17	0	0.47	18	0	0.51	17
Other loans and leases.....	11.37	4.47	90	12.91	1.39	93	7.74	1.08	93	6.61	2.64	84	7.79	2.62	88
Net loans and leases.....	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10	61.38	72.64	11
Debt securities over 1 year.....	26.32	19.46	70	13.96	13.53	56	11.78	13.66	41	11.04	13.20	41	12.07	13.96	43
Mutual funds and equity securities	0	0.06	13	0	0.05	22	0	0.06	18	0	0.05	19	0	0.07	15
Subtotal	81.87	79.22	52	74.63	83.47	11	80	86.76	10	71.28	87.24	3	73.44	87.26	4
Interest-bearing bank balances	8.62	8.50	52	14.70	6.78	87	10.87	2.97	97	12.04	2.30	96	10.33	2.34	94
Federal funds sold and reverse repos	0	0.54	28	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	4.10	1.56	87	5.43	2.03	85	4.92	2.10	85	12.10	2.14	96	11.85	1.92	95
Trading assets	0	0.49	19	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35
Total earning assets.....	94.58	91.77	79	94.76	92.98	78	95.80	92.39	91	95.42	92.24	89	95.62	92.22	93
Non-interest cash and due from depository institutions.....	0.13	0.82	3	0.53	1.07	18	0.14	1.14	2	0.26	1.25	7	0.28	1.26	7
Other real estate owned.....	0	0.01	9	0	0.03	36	0.05	0.04	68	0.01	0.04	42	0.08	0.06	70
All other assets.....	5.29	7.35	25	4.71	5.87	31	4.06	6.41	16	4.32	6.39	19	4.10	6.45	15
Memoranda															
Short-term investments	12.72	11.47	62	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98	22.17	4.63	95
U.S. Treasury securities.....	0	1.47	10	0	0.19	31	0	0.29	28	0	0.37	27	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	1.28	5	0	1.25	8	0	1.67	7	0	1.50	7
Municipal securities	0.54	1.73	43	0.45	2.96	29	0.23	2.58	22	2.08	2.66	54	2.10	2.97	49
Mortgage-backed securities	25.07	14.14	85	13.54	8.52	78	11.16	9.38	63	15.31	8.73	82	12.60	9.19	71
Asset-backed securities	3.81	0.50	93	5.28	0.35	95	4.90	0.30	93	5.44	0.26	95	9.22	0.23	98
Other debt securities	1.01	0.53	74	0.12	0.60	41	0.41	0.53	60	0.31	0.52	57	0	0.48	16
Loans held-for-sale.....	8.85	0.55	95	10.15	0.58	97	11.87	0.39	97	4.03	0.29	94	1.33	0.32	89
Loans held for investment	47.08	58.06	17	51.06	69.07	6	56.74	72.01	10	56.59	73.24	9	60.42	72.42	12
Real estate loans secured by 1–4 family	24.02	11.46	89	29.38	14.47	88	39.89	16.02	94	28.83	16.83	82	35.20	16.44	90
Revolving	0.14	1.42	18	0.58	1.79	25	0.61	2.24	21	0.35	2.43	16	0	2.71	4
Closed-end, secured by first liens	23.88	9.67	91	28.80	12.11	93	39.27	13.07	95	28.47	13.60	87	35.19	13.03	95
Closed-end, secured by junior liens	0	0.17	3	0	0.27	2	0	0.37	4	0.01	0.41	5	0.01	0.39	4
Commercial real estate loans	18.58	22.69	38	16.20	30.65	10	16.51	33.26	9	14.22	33.39	8	12.91	33.79	7
Construction and land development	1.29	3.34	25	1.47	4.32	15	1.37	5	11	1.74	4.78	20	1.19	4.55	14
Multifamily.....	11.02	3.57	90	6.63	5.03	75	7.27	4.76	77	5.56	5.12	68	6.08	5.32	71
Nonfarm nonresidential	6.26	14.57	22	8.11	19.97	8	7.88	21.85	6	6.91	21.85	7	5.63	22.30	5
Real estate loans secured by farmland.....	0	0.30	8	0	0.85	11	0	0.95	11	0	0.88	10	0	0.81	10

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	76.15	61.05	74	74.46	69.38	60	82.20	72.74	67	71.02	72.88	44	77.91	73.20	55
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	42.94	19.86	93	47.99	20.91	93	58.13	22.29	95	47.56	23.13	91	57.01	22.92	96
Real estate loans secured by 1–4 family.....	0.24	2.43	18	0.94	2.61	27	0.90	3.13	21	0.58	3.34	17	0.01	3.76	4
Revolving	42.69	17.24	96	47.05	17.94	95	57.24	18.71	95	46.98	19.33	93	57.01	18.68	97
Closed-end.....	33.22	37.86	39	26.47	44.23	12	24.07	46.16	8	23.46	45.57	7	20.90	46.38	4
Commercial real estate loans	2.31	5.65	26	2.39	6.26	16	1.99	6.97	12	2.87	6.53	21	1.93	6.35	19
Construction and land development.....	0.11	1.18	23	0.09	1.14	14	0.12	1.47	12	0.34	1.52	20	0.43	1.50	23
1–4 family.....	2.20	4.40	32	2.30	4.94	19	1.87	5.34	17	2.54	4.90	25	1.50	4.76	20
Other.....	19.71	5.78	93	10.83	7.01	79	10.59	6.42	80	9.18	6.76	77	9.84	7.13	77
Multifamily.....	11.20	24.56	23	13.25	29.04	8	11.48	30.59	5	11.40	30.16	6	9.12	30.84	4
Nonfarm nonresidential	0.39	8.29	8	0.44	10	4	0.38	10.68	4	0.56	10.31	4	0.49	10.55	3
Owner-occupied.....	10.80	15.94	32	12.81	18.53	22	11.10	19.36	15	10.84	19.35	16	8.63	19.91	10
Other.....	0	0.54	8	0	1.30	11	0	1.38	11	0	1.27	10	0	1.19	10
Real estate loans secured by farmland.....	0	0.04	34	0	0	45	0	0	44	0	0	44	0	0	45
Loans to depository institutions and acceptances of other banks.....	3.15	18.86	3	4.12	19.85	4	6.41	16.16	14	17.88	16.21	61	9.06	15.52	24
Commercial and industrial loans	0.37	6.24	17	0.33	3.53	24	0.11	4	11	0.20	3.89	14	0.41	3.90	23
Loans to individuals	0	0.53	22	0	0.03	33	0	0.04	32	0	0.04	32	0	0.03	34
Credit card loans	0	0.34	12	0	0.69	17	0	0.78	17	0	0.69	18	0	0.76	17
Other loans and leases.....	20.33	8.75	87	21.08	2.07	95	11.28	1.48	93	10.90	3.74	88	12.62	3.75	90
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	586.86	391.81	86	608.81	473.75	80	909.34	493.53	99	666.23	505.61	82	949.99	518.19	98
Real estate loans secured by 1–4 family.....	330.88	126.06	94	392.38	142.34	95	643.10	151.03	97	446.19	161.34	94	695.13	159.68	99
Revolving	1.86	15.44	17	7.70	17.81	33	9.91	21.25	33	5.48	23.52	21	0.09	26.74	4
Closed-end.....	329.01	108.85	96	384.69	122.21	96	633.19	127.10	98	440.71	134.73	94	695.05	130.06	99
Commercial real estate loans	255.98	245.88	53	216.42	302.08	20	266.24	311.74	31	220.04	316.03	21	254.85	328.67	27
Construction and land development.....	17.83	35.95	33	19.58	42.85	20	22.02	46.63	21	26.96	44.92	28	23.58	44.44	28
1–4 family.....	0.86	7.42	26	0.76	7.52	14	1.29	9.52	14	3.15	10.21	24	5.23	10.44	40
Other.....	16.97	28.11	38	18.83	33.94	25	20.73	35.90	29	23.81	33.75	36	18.35	33.34	30
Multifamily.....	151.87	38.66	93	88.54	48.67	83	117.19	44.76	87	86.11	48.38	81	120.03	51.49	87
Nonfarm nonresidential	86.29	158.05	26	108.30	198.42	15	127.02	206.64	16	106.97	208.15	13	111.24	217.26	12
Owner-occupied.....	3.04	52.99	10	3.57	67.98	4	4.24	71.54	4	5.28	70.68	5	5.96	73.43	5
Other.....	83.25	102.54	37	104.73	125.78	36	122.78	130.65	48	101.69	134.17	32	105.28	140.40	29
Real estate loans secured by farmland.....	0	3.22	8	0	8.35	11	0	8.66	11	0	8.13	10	0	7.80	10
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	24.27	114.45	6	33.71	133.93	6	70.86	106.70	35	167.74	107.07	81	110.42	105.25	59
Loans to individuals	2.85	34.55	21	2.73	22.15	26	1.22	24.83	15	1.87	24.45	18	5.01	23.98	35
Credit card loans	0	2.77	23	0	0.20	33	0	0.24	32	0	0.24	32	0	0.19	34
Agricultural loans.....	0	1.86	12	0	4.17	17	0	4.86	17	0	4.49	18	0	4.90	17
Other loans and leases.....	156.67	51.06	91	172.39	13.62	97	124.81	10.25	97	102.28	25.58	93	153.85	25.83	97
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.82	30.07	54	26.03	34	26	23.68	35.38	18	22.89	35.09	17	20.41	35.69	10
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	252.94	195.33	69	212.85	232.08	43	262	239.13	64	214.76	243.62	42	248.89	253.35	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	255.98	252.85	49	216.42	304.52	20	266.24	315.15	30	220.04	318.90	20	254.85	331.68	26

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	12.72	11.47	62	20.13	9.38	91	15.80	5.36	95	24.14	4.70	98	22.17	4.63	95
Liquid assets	30.09	29.03	51	28.71	19.32	85	22.11	16.28	78	27.52	15.56	90	23.06	15.94	81
Investment securities	30.42	21.63	74	19.39	16.07	68	16.71	16.41	53	23.14	16.02	82	23.91	16.65	83
Net loans and leases	55.54	58.67	40	60.67	69.27	18	68.22	72.36	27	60.24	73.30	10	61.38	72.64	11
Net loans, leases and standby letters of credit	55.55	59.49	36	60.68	69.67	18	68.23	72.78	27	60.24	73.71	9	61.38	73.08	11
Core deposits	75.60	75.71	33	77.55	76.49	52	68.86	71.61	30	47.86	69.97	1	67.63	69.79	34
Noncore funding	14.40	10.30	74	13.17	10.29	66	23.42	14.61	82	44.39	16.58	98	26	17.09	80
Time deposits of \$250K or more	0.27	1.58	7	0.31	3.37	4	0.23	4.33	2	0.27	4.28	2	0.32	3.54	3
Foreign deposits	0	0.34	39	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0	1.23	11	0	0.62	23	0	0.77	17	0	0.96	17	0	1.20	14
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.54	31	0	0.59	32	0	0.75	25	0	0.97	21	0	1.21	18
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.41	1	80	5.02	1.06	88	15.83	2.75	97	22.26	3.63	99	21.18	4.47	98
Earning assets that reprice within 1 year	32.12	37.37	35	45.88	31.93	83	34.21	33.16	59	30.84	32.35	50	35.15	33.41	59
Interest-bearing liabilities that reprice within 1 year	2.48	6.39	15	1.51	14.04	1	1.69	18.54	0	5.34	18.20	9	35.54	16.67	83
Long-term debt that reprices within 1 year	0	0.26	30	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	29.64	29.65	48	44.38	17.03	93	32.52	13.71	80	25.50	12.98	76	-0.39	15.65	18
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.05	-2.33	63	-9.33	0.77	20	9.53	10.70	44	28.41	13.54	89	5.20	13.97	20
Net short-term noncore funding dependence	-11.05	-7.71	35	-19.98	-3.25	8	0.21	5.88	29	16.21	8.57	79	2.62	9.65	22
Short-term investment / Short-term noncore funding	346.10	273.46	70	385.96	230.45	79	98.93	78.10	71	67.62	62.28	75	92.01	46.67	84
Liquid assets - short-term noncore funding / Nonliquid assets	37.78	36.68	58	32.95	16.27	85	7.89	6.90	58	-11.29	4.17	10	-1.34	3.68	38
Net loans and leases / Total deposits	72.16	72.79	51	77.93	84.20	31	98.74	90.96	72	98.14	92.88	67	86.74	92.86	30
Net loans and leases / Core deposits	73.47	78.25	45	78.24	91.10	21	99.07	102.55	40	125.87	106.50	81	90.75	105.03	20
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			0.88			0.36			-0.47			-0.05		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.32	-0.25	46	-1.56	3.63	0	-1.18	1.28	1	-10.03	-1.95	1	-0.61	-0.62	49
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.02		0.03			-0.02			-0.01	-0.04	51		-0.02	
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	5.36	26	0	7.25	23	0	10.76	18	0	13.07	15
Available-for-sale securities	100	83.77	95	100	93.39	87	100	91.33	88	100	88.32	88	100	86.93	84
U.S. Treasury securities	0	6.70	10	0	1.22	31	0	2.07	28	0	2.08	27	0	1.33	31
U.S agency securities (excluding mortgage-backed securities)	0	4.12	11	0	8.39	5	0	8.16	7	0	11	7	0	10.16	7
Municipal securities	1.76	8.22	36	2.30	18.61	27	1.41	15.40	19	9	16.63	39	8.76	17.86	34
Mortgage-backed securities	82.42	66.54	74	69.81	54.48	70	66.82	57.07	63	66.14	54.50	62	52.67	55.76	41
Asset-backed securities	12.51	2.50	89	27.25	1.97	96	29.32	1.70	96	23.51	1.54	96	38.56	1.31	97
Other debt securities	3.31	3.08	63	0.64	4.34	40	2.46	3.73	56	1.34	3.75	53	0	3.25	16
Mutual funds and equity securities	0	0.29	13	0	0.44	22	0	0.49	18	0	0.41	19	0	0.58	15
Debt securities 1 year or less	13.47	7.78	80	28.01	13.69	80	29.47	13.55	84	52.29	13.91	91	49.54	11.90	95
Debt securities 1 to 5 years	68.35	18.25	96	67.71	20.49	97	64.53	23.43	95	3.45	23.42	14	1.40	23.53	5
Debt securities over 5 years	18.19	71.11	4	4.28	61.87	4	6	58.63	4	44.26	58.36	29	49.07	60.73	29
Pledged securities	70.16	32.26	90	69.51	44.55	74	66.34	43.76	74	65.60	42.20	76	43.81	46.78	47
Structured notes, fair value	0	0.11	40	0	0.03	42	0	0.09	39	0.20	0.15	83	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-25.30	27.98	15	19.36	136.94	25	-23.13	32.84	15	8.14	16.28	51	191.26	6.96	97
Investment securities	85.46	31.36	90	8.72	16.36	42	-15.19	4.80	8	-3.87	8.02	23	68.40	4.99	95
Core deposits	15.27	16.94	57	5.48	23.17	4	69.04	9.96	98	-29.72	10.40	0	91.09	13.94	96
Noncore funding	29.31	-14.79	93	-47.35	-12.78	8	-38.02	4.16	3	69.62	6.76	96	60.62	-3.35	92

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	673,338	572,573	600,646	691,134	375,080
Commit: Secured commercial real estate loans	226,266	102,676	115,116	82,604	41,203
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,130	655	630	0	0
Commercial and similar letters of credit	0	0	0	655	655
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	310,000	680,000	583,000	392,500	119,000
Written options contracts (interest rate)	161,980	475,985	156,227	155,134	44,744
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,000,000	2,000,000	2,000,000	1,500,000	3,200,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	2,063	5,501	9,116	8,653
Purchased options contracts (commodity and other)	0	2,063	5,501	9,116	8,653
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	6.22	22.78	3	6.25	16.09	8	6.14	16.97	8	8.30	17.31	12	4.47	17.28	4
Standby letters of credit	0.01	0.65	4	0.01	0.31	5	0.01	0.36	5	0	0.35	2	0	0.40	3
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.01	36	0.01	0.01	78	0.01	0.01	76
Securities lent	0	0.10	41	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	22.82	46.30	58	34.50	3.72	95	28.12	2.95	93	24.81	6.51	90	40.34	6.82	96
Interest rate contracts	22.82	32.46	61	34.45	3.62	95	28.01	2.87	94	24.59	6.40	90	40.13	6.72	96
Interest rate futures and forward contracts	2.86	3.25	78	7.42	0.20	97	5.96	0.08	97	4.71	0.25	96	1.42	0.28	89
Written options contracts (interest rate)	1.50	1.41	74	5.20	0.24	95	1.60	0.13	93	1.86	0.26	93	0.53	0.28	75
Purchased options contracts (interest rate)	0	1.31	23	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	18.46	20.49	61	21.83	2.58	92	20.45	2.19	95	18.02	5.18	87	38.18	5.41	98
Foreign exchange contracts	0	6.30	26	0	0	47	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	0	47	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0.05	0	97	0.11	0	97	0.22	0	98	0.21	0	98
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0.02	0	98	0.06	0	97	0.11	0	98	0.10	0	98
Purchased options contracts (commodity and other)	0	0.21	38	0.02	0	98	0.06	0	97	0.11	0	98	0.10	0	98
Commodity and other swaps	0	0.31	38	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	11.37	44.98	3	9.01	24.20	7	10.25	24.81	8	14.44	25.18	13	9.74	25.74	8

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	2,471,980	3,160,111	2,750,229	2,065,866	3,381,050
Interest rate contracts	2,471,980	3,155,985	2,739,227	2,047,634	3,363,744
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	4,126	11,002	18,232	17,306
Derivatives Position					
Futures and forwards	310,000	680,000	583,000	392,500	119,000
Written options	161,980	478,048	161,728	164,250	53,397
Exchange-traded	0	0	0	0	0
Over-the-counter	161,980	478,048	161,728	164,250	53,397
Purchased options	0	2,063	5,501	9,116	8,653
Exchange-traded	0	0	0	0	0
Over-the-counter	0	2,063	5,501	9,116	8,653
Swaps	2,000,000	2,000,000	2,000,000	1,500,000	3,200,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,471,980	3,160,111	2,750,229	2,065,866	3,381,050
Interest rate contracts	2,471,980	3,155,985	2,739,227	2,047,634	3,363,744
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	4,126	11,002	18,232	17,306
Derivative contracts (excluding futures and FX 14 days or less)	2,000,000	2,001,454	2,002,442	1,895,078	3,321,180
One year or less	0	1,454	2,442	395,078	121,180
Over 1 year to 5 years	0	0	0	0	1,000,000
Over 5 years	2,000,000	2,000,000	2,000,000	1,500,000	2,200,000
Gross negative fair value (absolute value)	179,400	327,030	160,953	38,124	3,808
Gross positive fair value	419	5,689	6,858	1,339	40,525
Held for trading	0	0	0	0	0
Non-traded	419	5,689	6,858	1,339	40,525
Current credit exposure on risk-based capital derivative contracts	197	4,721	1,148	1,339	39,155
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	99.87	99.50	9	99.60	99.57	10	99.12	99.91	6	99.49	99.91	10
Foreign exchange contracts	0	3.47	25	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0.13	0	94	0.40	0.07	90	0.88	0	96	0.51	0	96
Futures and forwards	12.54	11.16	65	21.52	15.03	69	21.20	14.06	70	19	11.75	73	3.52	12.76	53
Written options	6.55	6.28	64	15.13	10.24	73	5.88	11.73	56	7.95	11.14	68	1.58	9.73	43
Exchange-traded	0	0.12	42	0	0	50	0	0	48	0	0	49	0	0	49
Over-the-counter	6.55	5.96	66	15.13	10.24	73	5.88	10.84	56	7.95	10.65	68	1.58	9.46	43
Purchased options	0	3.27	20	0.07	2.13	67	0.20	2.45	72	0.44	1.29	79	0.26	1.44	77
Exchange-traded	0	0.12	41	0	0	50	0	0	49	0	0	49	0	0	49
Over-the-counter	0	2.87	21	0.07	2.13	67	0.20	2.28	74	0.44	1.22	80	0.26	1.27	78
Swaps	80.91	74.26	45	63.29	71.83	39	72.72	64.61	45	72.61	65.42	40	94.65	66.04	61
Held for trading	0	40.42	21	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	0	47	0	0.11	46	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0	49	0	0	48	0	0	49	0	0	49
Non-traded	100	59.58	78	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	99.87	83.02	35	99.60	84.69	32	99.12	85.51	26	99.49	83.04	35
Foreign exchange contracts	0	0.40	33	0	0	45	0	0.01	44	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0.13	0	96	0.40	0.01	94	0.88	0	96	0.51	0	96
Derivative contracts (excluding futures and forex 14 days or less)	80.91	92.53	17	63.33	79.60	28	72.81	80.07	34	91.73	82.85	41	98.23	87.47	57
One year or less	0	27.56	3	0.05	15.52	26	0.09	15.20	32	19.12	12.75	73	3.58	15.62	42
Over 1 year to 5 years	0	27.01	5	0	19.75	15	0	22.92	14	0	22.66	16	29.58	21.68	62
Over 5 years	80.91	29.89	93	63.29	32.47	84	72.72	34.12	81	72.61	36.28	77	65.07	37.90	72
Gross negative fair value (absolute value)	7.26	0.98	98	10.35	2.84	98	5.85	1.30	98	1.85	0.66	95	0.11	0.50	24
Gross positive fair value	0.02	1.34	3	0.18	2.25	15	0.25	1.14	18	0.06	1.10	8	1.20	0.92	75
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.24	0.04	91	0.51	0.01	99	0.28	0	99	0.08	0.01	98	0.01	0	82
Gross positive fair value (X)	0	0.05	8	0.01	0.01	77	0.01	0	85	0	0.01	50	0.10	0.01	99
Held for trading (X)	0	0.04	22	0	0	44	0	0	44	0	0	40	0	0	37
Non-traded (X)	0	0.01	21	0.01	0	83	0.01	0	90	0	0.01	60	0.10	0	99
Current credit exposure (X)	0	0.04	16	0.01	0.02	58	0	0.01	52	0	0	63	0.10	0	99
Credit losses on derivative contracts	0	0	46	0	0	48	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	13	0.08	0.27	53	0.02	0.10	51	0.03	0.06	57	0.78	0.05	97

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		49,441		38,169		31,694		31,262		17,896					
Gross losses		862		21,947		1,632		41		0					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		0		124		2		3		6					
Net losses		862		21,823		1,630		38		-6					
Provision for loan and lease losses		-5,715		33,095		8,105		470		13,360					
Adjustments		0		0		0		0		0					
Ending balance		42,864		49,441		38,169		31,262		31,262					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct			
Provision for loan and lease losses / Average assets	-0.06	-0.09	54	0.36	0.38	54	0.09	0.12	48	0.01	0.12	12	0.20	0.11	82
Provision for loan and lease losses / Average loans and leases	-0.10	-0.16	55	0.52	0.53	58	0.14	0.16	47	0.01	0.16	12	0.35	0.16	85
Provision for loan and lease losses / Net loan and lease losses	-662.99	-105.48	13	151.65	672.96	16	497.24	142.73	89	1,236.84	182.69	94	22,666.67	110.75	0
Allowance for loan and lease losses / Total loans and leases not held for sale	0.84	1.23	20	1.06	1.35	20	0.69	0.94	18	0.67	0.94	20	0.62	0.95	20
Allowance for loan and lease losses / Total loans and leases	0.71	1.20	16	0.88	1.33	11	0.57	0.93	13	0.63	0.93	17	0.60	0.94	19
Allowance for loan and lease losses / Net loans and leases losses (X)	49.73	21.39	85	2.27	25.33	5	23.42	17.18	77	834.05	21.35	98		16.23	
Allowance for loan and lease losses / Nonaccrual assets	179.01	364.13	24	116.91	336.78	15	232.67	315.75	58	906.06	285.36	91	1,754.32	270.69	95
ALLL / 90+ days past due + nonaccrual loans and leases	90.80	287.08	11	82.23	293.46	7	219.40	283.41	61	555.45	259.30	86	876.91	232.03	95
Gross loan and lease losses / Average loans and leases	0.01	0.19	4	0.35	0.16	86	0.03	0.16	14	0	0.15	3	0	0.16	2
Recoveries / Average loans and leases	0	0.08	1	0	0.04	5	0	0.05	1	0	0.05	1	0	0.06	1
Net losses / Average loans and leases	0.01	0.11	19	0.34	0.11	87	0.03	0.11	30	0	0.09	18	0	0.10	19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	48	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	0	34.67	1	7.60	42.12	9	4.88	41.80	4		51.25			50.41	
Earnings coverage of net loan and lease losses (X)	154.01	39.72	89	6.03	33.55	22	51.68	22.46	78	3,848.47	29.27	99	-15,172.33	0.97	1
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct			
Real estate loans	0.01	0.02	58	0.04	0.04	63	0.03	0.02	67	0	0.01	37	0	0.02	32
Real estate loans secured by 1–4 family	0.02	-0.02	87	0.06	0.01	88	0.04	0.02	73	0	0.01	42	0	0.03	33
Revolving	3.04	-0.07	99	0.20	0	97	0	0.02	47	0	0.02	44	0	0.03	38
Closed-end	0	-0.01	67	0.06	0.01	86	0.04	0.02	77	0	0.01	45	0	0.02	34
Commercial real estate loans	0	0.04	31	0.01	0.05	45	0	0.02	44	0	0.01	48	0	0.01	40
Construction and land development	0	0	64	0.11	0	89	0	-0.02	62	0	-0.02	77	0	-0.04	61
1–4 family	0	0	57	0	0	50	0	0	54	0	0	54	0	0	59
Other	0	0	64	0.11	-0.01	91	0	-0.02	62	0	-0.02	84	0	-0.04	62
Multifamily	0	0.01	48	0	0	51	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	0	0.05	29	0	0.07	34	0	0.03	38	0	0.02	39	0	0.02	34
Owner-occupied	0	0.01	44	0	0.01	40	0	0.01	44	0	0.01	43	0	0.01	31
Other	0	0.04	35	0	0.04	40	0	0.01	41	0	0.01	47	0	0.01	49
Real estate loans secured by farmland		0			0.01			0.01			0			0	
Commercial and industrial loans	0.22	0.17	66	8.65	0.20	99	0	0.27	16	0	0.18	21	0	0.18	23
Loans to individuals		0.71			0.66			0.74			0.71			0.78	
Credit card loans		1.84			1.71			1.89			1.65			1.60	
Agricultural loans		0.02			0.01			0.02			0.03			0.06	
Loans to foreign governments and institutions		0													
Other loans and leases	0	0.10	32	0	0.44	29	0	0.14	33	0	0.28	30	0	0.27	29

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		6,123		8,274		50,263		2,193		7,782					
90+ days past due loans and leases		23,263		17,835		992		2,208		1,783					
Nonaccrual loans and leases.....		23,945		42,288		16,405		3,498		1,782					
Total past due and nonaccrual loans and leases.....		53,331		68,397		67,660		7,899		11,347					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		235		0		0		0		0					
Total restructured loans and leases		235		0		0		0		0					
30–89 days past due loans held for sale		1,287		555		0		0		445					
90+ days past due loans held for sale		2,560		4,757		0		0		458					
Nonaccrual loans held for sale		758		357		105		0		0					
Total past due and nonaccrual loans held for sale.....		4,605		5,669		105		0		903					
Restructured loans and leases in compliance		0		0		0		0		0					
Other real estate owned.....		0		292		5,180		1,213		6,773					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6	0.15	0.32	24
90+ days past due loans and leases	0.38	0.10	85	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76	0.03	0.04	65
Nonaccrual loans and leases.....	0.40	0.46	46	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9	0.03	0.46	4
90+ days past due and nonaccrual loans and leases.....	0.78	0.62	70	1.07	0.67	77	0.26	0.54	24	0.11	0.54	9	0.07	0.55	3
30–89 days past due restructured.....	0	0.01	21	0	0	32	0	0	29	0	0.01	27	0	0.01	25
90+ days past due restructured	0	0	30	0	0	45	0	0	45	0	0	43	0	0	41
Nonaccrual restructured.....	0	0.10	9	0	0.09	7	0	0.07	8	0	0.10	6	0	0.10	5
30–89 days past due loans held for sale	0.02	0	90	0.01	0	99	0	0	47	0	0	47	0.01	0	97
90+ days past due loans held for sale.....	0.04	0	93	0.08	0	97	0	0	48	0	0	48	0.01	0	97
Nonaccrual loans held for sale	0.01	0	88	0.01	0	93	0	0	96	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.10	0.32	16	0.15	0.26	37	0.75	0.31	93	0.04	0.32	6	0.15	0.32	24
90+ days past due assets	0.38	0.10	85	0.32	0.04	92	0.01	0.03	59	0.04	0.03	76	0.03	0.04	65
Nonaccrual assets	0.40	0.47	46	0.75	0.60	66	0.24	0.48	25	0.07	0.49	9	0.03	0.47	4
30+ days past due and nonaccrual assets	0.88	0.97	54	1.22	0.95	69	1.01	0.87	67	0.16	0.88	6	0.22	0.89	6
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.44	0.36	70	0.66	0.47	70	0.18	0.39	24	0.07	0.39	9	0.04	0.40	4
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.37	67	0.66	0.52	68	0.23	0.45	29	0.08	0.45	8	0.12	0.48	8
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.22	0.41	27	0.46	0.63	40	0.22	0.56	17	0.06	0.59	1	0.10	0.63	4
Allowance for loan and lease losses	55.86	62.64	54	86.12	72.10	65	56.55	92.08	34	14.86	95.97	4	27.37	100.14	8
Equity capital + allowance for loan and lease losses	3.54	3.60	57	9.18	5.64	79	4.08	4.77	47	0.92	5.09	3	1.98	5.57	10
Tier 1 capital + allowance for loan and lease losses	3.05	4.30	40	6.21	6.21	56	3.56	5.30	36	0.88	5.65	3	2.02	6.11	11
Loans and leases + other real estate owned	0.40	0.71	25	0.76	0.92	47	0.32	0.78	15	0.09	0.82	1	0.17	0.86	4

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.13	0.26	32	0.20	0.25	53	0.91	0.28	95	0.06	0.29	11	0.19	0.29	36
	90+ days past due		0.50	0.12	87	0.43	0.04	93	0.02	0.03	63	0.06	0.03	81	0.04	0.05	69
	Nonaccrual.....		0.33	0.52	35	0.28	0.63	26	0.30	0.45	35	0.10	0.48	11	0.04	0.43	8
Commercial and industrial	30–89 days past due		0	0.24	3	0	0.15	8	0	0.22	5	0	0.23	8	0	0.27	5
	90+ days past due		0	0.04	18	0	0.02	31	0	0.02	30	0	0.02	32	0	0.01	32
	Nonaccrual.....		4.69	0.57	98	13.16	0.61	99	0	0.74	4	0	0.61	6	0	0.60	5
Individuals	30–89 days past due		0	0.63	6	0	0.52	7	0	0.60	5	0	0.68	6	0	0.69	5
	90+ days past due		0	0.09	17	0	0.02	30	0	0.02	31	0	0.03	31	0	0.03	29
	Nonaccrual.....		0	0.17	11	0	0.14	16	0	0.12	16	0.40	0.15	85	0.53	0.21	81
Depository institution loans	30–89 days past due			0.01			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.07			0.07			0.10			0.11			0.15	
	90+ days past due			0			0			0			0.01			0	
	Nonaccrual.....			0.70			0.57			0.80			0.46			0.31	
Foreign governments	30–89 days past due			0.50													
	90+ days past due			0													
	Nonaccrual.....			0.15													
Other loans and leases	30–89 days past due		0	0.12	16	0	0.67	22	0	0.28	23	0	0.18	23	0	0.12	27
	90+ days past due		0	0.01	34	0	0	40	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.10	33	0	0.04	37	0	0.04	36	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.23	0.46	29	0.31	0.46	46	1.18	0.53	86	0.09	0.52	9	0.26	0.56	27
	90+ days past due	0.89	0.24	86	0.66	0.06	93	0.02	0.05	66	0.09	0.04	81	0.06	0.06	70
	Nonaccrual	0.57	0.71	48	0.44	0.67	34	0.41	0.55	39	0.14	0.61	14	0.06	0.65	7
Revolving	30–89 days past due	0	0.28	9	0	0.25	13	0	0.36	8	0	0.36	9	0	0.29	7
	90+ days past due	0	0.02	35	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35
	Nonaccrual	0	1.18	6	0	0.46	7	0	0.34	11	0	0.35	10	0	0.42	10
Closed-end	30–89 days past due	0.23	0.49	31	0.31	0.48	44	1.20	0.56	84	0.09	0.54	12	0.26	0.63	27
	90+ days past due	0.89	0.26	86	0.67	0.06	93	0.03	0.05	67	0.09	0.05	77	0.06	0.06	69
	Nonaccrual	0.57	0.67	49	0.45	0.69	32	0.42	0.57	39	0.14	0.64	18	0.06	0.68	8
Junior lien	30–89 days past due	0	0.01	11	0	0.01	15	0	0.02	13	0	0.02	14	0	0.03	12
	90+ days past due	0	0	36	0	0	44	0	0	41	0	0	38	0	0	36
	Nonaccrual	0	0.03	8	0	0.03	12	0	0.03	11	0	0.03	12	0	0.04	10
Commercial real estate	30–89 days past due	0	0.15	10	0	0.14	9	0.27	0.15	79	0.01	0.16	14	0.01	0.15	15
	90+ days past due	0.01	0.01	71	0.01	0.02	73	0	0.02	70	0	0.02	70	0	0.02	31
	Nonaccrual	0.01	0.38	6	0.01	0.57	8	0.01	0.34	13	0.01	0.41	11	0	0.33	4
Construction and development	30–89 days past due	0.06	0.17	54	0	0.16	26	3.26	0.20	97	0.06	0.17	55	0.15	0.18	66
	90+ days past due	0.11	0.01	94	0.06	0.01	91	0.02	0.01	89	0.04	0	92	0	0.01	42
	Nonaccrual	0.13	0.20	66	0.09	0.21	61	0.16	0.18	68	0.06	0.18	57	0	0.21	18
1–4 family	30–89 days past due	0	0.02	30	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35
Other	30–89 days past due	0.06	0.13	69	0	0.09	30	3.26	0.12	97	0.06	0.06	71	0.15	0.08	78
	90+ days past due	0.11	0	96	0.06	0	94	0.02	0	93	0.04	0	94	0	0.01	44
	Nonaccrual	0.13	0.16	73	0.09	0.16	66	0.16	0.14	73	0.06	0.10	66	0	0.12	25
Multifamily	30–89 days past due	0	0.07	27	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35
	90+ days past due	0	0	46	0	0	47	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.17	21	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0	0.13	6	0	0.14	12	0	0.13	8	0	0.17	9	0	0.14	8
	90+ days past due	0	0.01	31	0	0.02	38	0	0.02	37	0	0.02	34	0	0.02	33
	Nonaccrual	0	0.45	3	0	0.73	4	0	0.36	5	0	0.52	4	0	0.40	4
Owner Occupied	30–89 days past due	0	0.04	10	0	0.05	18	0	0.06	12	0	0.08	13	0	0.06	13
	90+ days past due	0	0	37	0	0.01	40	0	0.01	40	0	0	38	0	0.01	35
	Nonaccrual	0	0.17	5	0	0.27	6	0	0.19	7	0	0.20	8	0	0.16	7
Other	30–89 days past due	0	0.08	14	0	0.06	22	0	0.05	18	0	0.07	18	0	0.06	19
	90+ days past due	0	0	37	0	0	44	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0	0.23	7	0	0.33	12	0	0.14	14	0	0.22	13	0	0.16	12
Farmland	30–89 days past due		0.10			0.08		0.21			0.09			0.10		
	90+ days past due		0			0		0.01			0			0		
	Nonaccrual		0.69			1.19		1.06			0.49			0.44		
Credit card	30–89 days past due		0.81			1.02		0.87			1.03			0.83		
	90+ days past due		0.45			0.22		0.18			0.26			0.22		
	Nonaccrual		0.10			0.02		0			0.07			0.08		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	157,951	115,142	112,585	110,163	108,004										
Retained earnings	448,741	406,533	347,274	292,043	282,420										
Accumulated other comprehensive income (AOCI)	-94,934	-207,242	-69,132	-21,493	11,143										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	511,758	314,433	390,727	380,713	401,567										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	750	750	750	750	750										
Accumulated other comprehensive income-related adjustments	-94,934	-207,242	-69,132	-21,493	11,143										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	605,942	520,925	459,109	401,456	389,674										
Adjustments and deductions for common equity tier 1 capital	0	0	6,104	10,628	11,900										
Common equity tier 1 capital	605,942	520,925	453,005	390,828	377,774										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	137,464	115,464	115,464	115,464	15,464										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	137,464	115,464	115,464	115,464	15,464										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	137,464	115,464	115,464	115,464	15,464										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	201,198	53,271	53,132	52,993	52,854										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	42,864	49,441	38,169	31,694	31,262										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity			0	0	0										
Tier 2 capital before deductions	244,062	102,712	91,301	84,687	84,116										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	244,062	102,712	91,301	84,687	84,116										
Exited advanced approach tier 2 capital															
Total capital	987,468	739,101	659,770	590,979	477,354										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,128,665	9,276,239	9,543,301	7,296,993	8,073,261										
Less: Deductions from common equity tier 1 capital	750	750	6,854	11,378	12,650										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	10,127,915	9,275,489	9,536,447	7,285,615	8,060,611										
Total risk-weighted assets	6,947,490	5,899,248	6,072,185	5,087,534	5,028,660										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	8.72	12.37	3	8.83	10.91	12	7.46	12.50	2	7.68	12.37	2	7.51	11.95	2
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	10.70	13.11	11	10.79	11.60	22	9.36	13.19	1	9.95	13.03	5	7.82	12.68	1
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	14.21	14.91	44	12.53	13.45	17	10.87	14.63	0	11.62	14.48	7	9.49	14.15	0
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	7.34	8.98	12	6.86	9.65	3	5.96	10.39	0	6.95	10.37	1	4.88	10.04	0
Supplementary leverage ratio, advanced approaches HCs		6.71													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0				
Total property and casualty assets		0			0			0			0			0				
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0				
Total property and casualty equity		0			0			0			0			0				
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0				
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		0			0			0			0			0				
Other insurance activities income		0			0			0			0			0				
Insurance and reinsurance underwriting income		0			0			0			0			0				
Premiums		0			0			0			0			0				
Credit related insurance underwriting		0			0			0			0			0				
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries		0			0			0			0			0				
Life insurance assets	167,131			140,708			131,135			104,037			92,176		18.78	183.70		
Analysis Ratios																		
	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			50			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			50			40			33.33			25					
Separate account assets (L/H) / Total life assets	13.40			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	22	0	0.37	22	0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue	2.76			0.01			0.03			0			0.01					
Credit related premium income / Total premium income	32.99			100			100			50			60					
Other premium income / Total premium income	67.01			0			0			50			40					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)	23.22			19.85			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H)	4.49																	
Insurance benefits, losses, expenses / Insurance premiums	927.51			-40.91			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	21.26	12	87	20.52	11.01	85	21.62	11.53	87	19.34	13.70	78	21.71	14.86	85			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	6,758	34,587
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	6,758	34,587
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	6,758	34,587
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.05		0	0	48	0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.14			1.24			2.53			1.85				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20													
Commercial and industrial loans		0.79						2.35			3.83				4.38
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		6.83			5,672.05		-100	-47.91	24	-80.46	-27.26	17	-47.87	22.03	17
Total selected assets.....		9.48			6.04		-100	-25.04	12	-80.46	5.03	8	-47.87	-5.54	22
Deposits		0.73			-44.89			2.53			-2.42				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	234.30	6.03	32.95	16.28	41.38
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	52,185	61,937	12,000	108	650	-15.75	2485.98
Dividends	52,185	61,937	12,000	0	0	-15.75	2509.25
Interest	0	0	0	108	650		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	409	1,512	20,555	18,723	1,314	-72.95	-80.21
Dividends	409	1,512	20,555	18,723	1,314	-72.95	-73.80
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		-100.00
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	52,594	63,449	32,555	18,831	1,964	-17.11	1187.49
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	0	0	52	0	919		-100.00
Total operating income	52,594	63,449	32,607	18,831	2,883	-17.11	827.09
Operating Expenses							
Personnel expenses	4,800	4,418	4,477	6,497	17,557	8.65	
Interest expense	10,949	12,179	12,035	11,402	8,772	-10.10	192.05
Other expenses	6,149	2,420	2,811	3,392	4,200	154.09	281.45
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	21,898	19,017	19,323	21,291	30,529	15.15	322.74
Income (loss) before taxes	30,696	44,432	13,284	-2,460	-27,646	-30.91	6126.37
Applicable income taxes (credit)	-4,675	-3,780	-4,029	-5,703	0		
Extraordinary items					0		
Income before undistributed income of subsidiaries	35,371	48,212	17,313	3,243	-27,646	-26.63	7074.65
Equity in undistributed income of subsidiaries	74,652	28,546	44,167	106,393	105,321	161.51	-9.92
Bank subsidiaries	73,957	29,835	62,520	117,833	108,636	147.89	-10.68
Nonbank subsidiaries	695	-1,289	-18,353	-11,440	-3,315		852.05
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	110,023	76,758	61,480	109,636	77,675	43.34	31.98
Memoranda							
Bank net income	126,142	91,772	74,520	117,833	108,636	37.45	48.76
Nonbank net income	1,104	223	2,202	7,283	-2,001	395.07	-32.44
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		810,975	92.98	584,710	91.37	692,985	96.16	666,104	570,907	38.70	129.59
Common and preferred stock		810,975	92.98	584,710	91.37	692,985	96.16	666,104	560,907	38.70	136.28
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	10,000		-100.00
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		4,681	0.54	3,986	0.62	5,274	0.73	19,492	30,932	17.44	-21.88
Common and preferred stock		4,681	0.54	3,986	0.62	5,274	0.73	19,492	30,932	17.44	-21.88
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		-100.00
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		51,290	5.88	46,840	7.32	18,589	2.58	10,109	15,040	9.50	370.51
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		5,218	0.60	4,432	0.69	3,814	0.53	6,004	2,731	17.73	-42.03
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		872,164	100.00	639,968	100.00	720,662	100.00	701,709	619,610	36.28	128.46
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	10,000	1.56	15,000	2.08	0	0	-100.00	
Borrowings with maturity over 1 year		0	0	142,847	22.32	142,532	19.78	142,217	141,902	-100.00	-100.00
Subordinated notes and debentures		201,198	23.07	53,270	8.32	53,131	7.37	52,993	52,854	277.69	
Other liabilities		21,743	2.49	3,954	0.62	3,808	0.53	10,322	7,823	449.90	523.72
Balance due to subsidiaries and related institutions		15,464	1.77	15,464	2.42	15,464	2.15	15,464	15,464	0.00	0.00
Total liabilities		238,405	27.33	225,535	35.24	229,935	31.91	220,996	218,043	5.71	109.22
Equity Capital		633,759	72.67	414,433	64.76	490,727	68.09	480,713	401,567	52.92	136.65
Perpetual preferred stock (income surplus)		122,000	13.99	100,000	15.63	100,000	13.88	100,000	0	22.00	
Common stock		2	0	1	0	1	0	1	1	100.00	100.00
Common surplus		157,949	18.11	115,141	17.99	112,584	15.62	110,162	108,003	37.18	82.81
Retained earnings		448,742	51.45	406,533	63.52	347,274	48.19	292,043	282,420	10.38	119.17
Accumulated other comprehensive income		-94,934	-10.88	-207,242	-32.38	-69,132	-9.59	-21,493	11,143		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		872,164	100.00	639,968	100.00	720,662	100.00	701,709	619,610	36.28	128.46
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		15,464	1.77	15,464	2.42	15,464	2.15	15,464	15,464	0.00	0.00
Notes payable to subsidiaries that issued TPS		15,000	1.72	15,000	2.34	15,000	2.08	15,000	15,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Profitability																
Net income / Average equity capital	20.69	11.94	93	20.63	9.11	97	13.20	10.58	81	23.30	11.03	98	15.65	8.67	94	
Bank net income / Average equity investment in banks	17.76	11.80	86	16.20	9.38	94	11.22	10.85	54	18.43	11.56	93	23.92	9.11	98	
Nonbank net income / Average equity investment in nonbanks	25.20	13.12	77	4.39	9.69	59	20.78	12.07	74	27.22	10.83	81	-17.52	9.81	1	
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			8.82			15.16			9.40			8.81		
Bank net income / Parent net income	114.65	96.79	95	119.56	104.93	92	121.21	103.77	93	107.48	104.73	67	139.86	104.64	98	
Nonbank net income / Parent net income	1	3.40	55	0.29	1.04	71	3.58	1.08	83	6.64	0.99	92		1.13		
Subsidiary holding companies' net income / Parent net income		65.35			101.16			92.33			90.39			90.33		
Leverage																
Total liabilities / Equity capital	37.62	16.81	83	54.42	11.62	97	46.86	9.66	97	45.97	9.50	97	54.30	11.14	97	
Total debt / Equity capital	31.75	11.71	85	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99	48.50	4.62	99	
Total debt + notes payable to subs that issued TPS / Equity capital	34.11	13.63	85	53.35	9.67	98	45.99	7.99	98	43.73	7.93	98	52.23	9.36	98	
Total debt + Loans guaranteed for affiliate / Equity capital	31.75	11.77	85	49.73	5.79	99	42.93	3.97	99	40.61	3.98	99	48.50	4.64	99	
Total debt / Equity capital – excess over fair value	31.75	11.81	85	49.73	5.79	99	42.93	3.93	99	40.61	3.94	99	48.50	4.62	99	
Long-term debt / Equity capital	31.75	10.95	86	47.32	5.67	99	39.87	3.86	99	40.61	3.76	99	48.50	4.39	99	
Short-term debt / Equity capital	0	0.57	38	2.41	0.01	97	3.06	0.01	98	0	0.03	45	0	0.02	46	
Current portion of long-term debt / Equity capital	0	0.06	41	0	0	47	0	0	47	0	0	46	0	0	46	
Excess cost over fair value / Equity capital	0	0.05	41	0	0	45	0	0	46	0	0	46	0	0	46	
Long-term debt / Consolidated long-term debt	14.72	39.86	29	24.93	20.97	62	24.80	14.37	71	24.85	15.49	67	92.64	17.83	93	
Double Leverage																
Equity investment in subs / Equity capital	128.70	103.22	96	142.05	104.49	98	142.29	104.21	98	142.62	104.10	98	147.38	105.17	98	
Total investment in subs / Equity capital	128.70	108.40	88	142.05	104.82	98	142.29	104.48	98	142.62	104.38	98	149.87	105.55	98	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	1.65	0.29	93	2.27	0.49	91	3.38	0.44	96	1.87	0.36	92	2.45	0.56	92	
Equity investment in subs – equity cap / Net income-div (X)	4.31	1.05	94	2.94	1.45	86	3.76	1.47	86	1.87	1.18	80	2.45	1.91	71	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	67.02	152.85	13	187.16	121.76	85	146.68	153.39	62	118.53	113.37	65	13.28	96.31	7	
Cash from ops + noncash items + op expense / Op expense + dividend	86.11	154.48	17	194.11	138.81	82	124.80	152.31	47	127.11	123.74	64	29.82	100.80	12	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.36	98.54	57	180.41	140.42	76	136.58	105.99	80	80.14	108.88	20	108.69	101.42	59	
Pretax operating income + interest expense / Interest expense	380.35	1,835.33	19	464.82	2,318.94	35	210.38	17,211.14	10	78.42	1,631.73	24	-215.16	1,955.22	12	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	372.90	1,770.77	18	453.50	1,435.81	32	204.66	2,481.22	12	79.52	1,015.91	20	-199.43	1,082.59	5	
Dividends + interest from subsidiaries / Interest expense + dividends	66.77	174.12	13	213.79	137	84	178.04	196.13	61	165.16	140.89	70	22.39	107.07	15	
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36	
Net income / Current part of long-term debt + preferred dividends (X)	12.14	47.61	24	10.24	52.16	25	9.84	71.69	21		106.04			71.32		
Other Ratios																
Net assets that reprice within 1 year / Total assets	5.88	3.44	69	5.76	2.19	77	0.50	1.59	54	1.44	1.59	64	2.43	1.68	69	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.17			0			0			0			0		
Nonaccrual		0.92			0			8.16			0.70			0.46		
Total		1.09			0			8.16			0.70			0.46		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	50	
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50	
Total	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	0	0	49	0	0	49	0	0	49	

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	191.72	66.37	95	36.30	79.13	18	36.10	65.39	26	0	87.25	4		100.86	
Dividends declared / Net income.....	61.64	28.27	96	22.80	29.39	38	10.17	25.65	26	0	24.10	9	0	32.32	8
Net income – dividends / Average equity.....	7.94	8.62	47	15.93	6.36	97	11.86	7.61	91	23.30	8.12	99	22.98	5.74	99
Percent of Dividends Paid															
Dividends from bank subsidiaries	76.95	155.92	23	353.95	130.75	92	192	160.93	68		131.90			106.72	
Dividends from nonbank subsidiaries	0.60	4.90	60	8.64	3.01	83	328.88	2.59	97		2.83			2.37	
Dividends from subsidiary holding companies.....	0	5.91	45	0	0	48	0	0	48		0			0	
Dividends from all subsidiaries	77.56	203.53	14	362.59	158.62	91	520.88	209.89	88		144.51			114.69	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	41.37	45.96	40	67.49	43.52	74	16.10	45.88	21	0	33.37	10	0	35.18	11
Interest income from bank subsidiaries.....	0	0.11	24	0	0.05	33	0	0.09	32	0.09	0.11	74	0.60	0.14	88
Management and service fees from bank subsidiaries	0	0.88	38	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries.....	41.37	51.33	39	67.49	51.02	72	16.10	48.40	20	0.09	35.67	14	0.60	41.35	15
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	37.05	62.63	35	678.03	99.52	94	933.47	76.61	98	257.08	80.47	92		129.02	
Interest income from nonbank subsidiaries.....	0	2.44	31	0	0.07	45	0	0.91	44	0	0.31	46		0.63	
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.02	47	0	0.02	47	0	0.17	46		0.60	
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.11	47	0	0.01	47	0	0.06	46		0.08	
Operating income from nonbank subsidiaries	37.05	87.22	31	678.03	105.70	94	933.47	83.73	98	257.08	96.62	89		153.75	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			29.39			65.48			43.51			58.43	
Interest income from subsidiary holding companies		5.26			0			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0			0			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0			0			0.15			0	
Operating income from subsidiary holding companies.....		58.37			29.39			65.48			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.22	74.16	73	97.62	76.69	52	36.80	77.61	18	0	72.95	9	0	67.33	11
Interest income from bank subsidiaries.....	0	0.23	23	0	0.11	33	0	0.23	32	0.57	0.55	80	22.55	1.07	93
Management and service fees from bank subsidiaries	0	1.44	37	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries	99.22	83.13	61	97.62	84.80	38	36.80	94.06	11	0.57	89.39	10	22.55	79.76	14
Dividends from nonbank subsidiaries	0.78	3.07	65	2.38	1.76	77	63.04	1.13	96	99.43	2.65	96	45.58	1.78	96
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0	46	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0	48	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries	0.78	4.67	56	2.38	2.06	76	63.04	1.56	95	99.43	3.33	95	45.58	3.09	94
Dividends from subsidiary holding companies.....	0	2.10	45	0	0	48	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	0	47	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10		154.64	400.31	54	103.09	1,178.56	27		854.19			886.47	
Loans and advances from subsidiaries / Total debt	7.69	26.38	39	7.50	59.71	31	7.34	70.71	33	7.92	81.26	32	7.94	74.60	27